



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE  
BOARD OF PATENT APPEALS AND INTERFERENCES

5

<b>Applicant:</b>	Thomas A. Findley	<b>Art Unit:</b>	3625
<b>Serial No.:</b>	10/782,023	<b>Examiner:</b>	Rosen, Nicholas
<b>Filing Date:</b>	02/18/2004	<b>Docket:</b>	NE1.008
<b>Title:</b>	DEVICE FOR SELECTIVELY BLOCKING REMOTE PURCHASE REQUESTS		

APPEAL BRIEF

10

**Date:** 11/04/2004

Board of Patent Appeals and Interferences  
Washington, D.C. 20231

15

\_\_\_\_\_  
Thomas Findley, )  
Appellant )  
vs. )  
United States Patent Office, )  
Appellee. \_\_\_\_\_ )

APPEAL BRIEF  
UNDER 37 CFR 1.191

20

Introduction:

This Appeal Brief is submitted in triplicate and is accompanied by the fee set forth in 37 CFR 1.17(c). This Appeal Brief is filed on April 16, 2004. All claims under Appeal have  
5 been twice rejected.

Real Party in Interest:

The Real Party in Interest is Network Sciences, Inc., an Oregon Corporation, of which Thomas Findley, a resident of  
10 Portland, Oregon, is president.

Related Appeals and Interferences:

There are no related Appeals or Interferences known to Appellant.  
15

Status of the Claims:

The claims have all been twice rejected in the parent case, first on October 9, 2002 and then again on November 25, 2002.

20 Status of the Amendments:

No amendment has been filed. The present claims were twice rejected in the parent case.

Summary of the Invention:

25 The present invention is a method for partially verifying the legitimacy of a remote purchase request based on a card number from a card issuing financial institution. The method includes receiving and storing a first purchase request information set including an origin and a card number (block  
30 114). Further, the origin and the card number

are sent to the card issuing financial institution to determine if the origin matches an origin on file for the card number at the card issuing financial institution (block 126).

5    Issues:

1. Are claims 1-3 rendered obvious under 35 USC §103 by U.S. Patent 6,095,413 (Tetro) in view of U.S. Patent 5,862,220 (Perlman)?

10   Grouping of Claims:

Claims 1-3 form a single group insofar as they all stand rejected for obviousness under 35 USC §103.

Argument:

15           Claims 1 through 3 stand rejected under 35 USC 103 over Tetro in view of Perlman. The combination of Tetro and Perlman, however, does not yield the method of claim 1. Indeed, there is no suggestion, in either Tetro or Perlman, though both of these patents address remote sales fraud prevention, of  
20   determining whether an electronic origin is associated with a credit card number. Tetro does not address the electronic origin. Perlman only associates the electronic origin with the expected ANI of a "customer box." (Perlman, page 13, line 37-39). Perlman's "customer box" is a physical box that is  
25   electrically associated with a television set, a television cable and a telephone line. There is no indication that a customer name or street address is associated with this box. In fact, the geographical location of the box is estimated by its network address and/or the telephone number associated with the  
30   box (Perlman, column 13, lines 12-25). This indicates that Perlman's box is not associated with a specific address, because if it were it would not be necessary to estimate its location.

Accordingly, there would be no way to match the customer box information with credit card information. Nor could the box of Perlman be thought of as in any manner serving a similar function to that of a credit card. When Perlman discloses using the box to make a purchase, the purchase is made by use of a credit card (col 13, lines 29-38). This would not be necessary if the box of Perlman replaced the function of a credit card.

Accordingly, the only fraud Perlman's method would prevent is that caused by a change in location of the "box" from one telephone line to another, by theft of the box or, perhaps, because it had been lent to a friend or moved to the user's new dwelling. A thief could use the Perlman box connected to Perlman's system, and a stolen credit card to buy an item from a merchant who was protected by the Tetro method without the

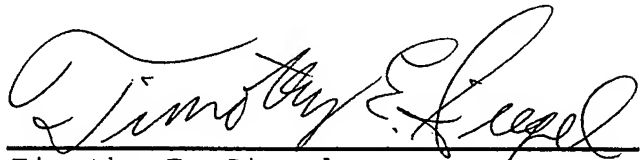
merchant being notified that the electronic origin of the purchase request did not match any electronic origin associated with the credit card used. Moreover, and perhaps of greater import, if a prospective customer were to attempt to buy an expensive item from a merchant from whom he had never purchased before, the merchant might decline the purchase and lose a lucrative sale because he had no assurance that the electronic origin was associated with the credit card used, even though the prospective purchaser was using his own credit card and his own Perlman box (WebTV), from his own home. Even if the merchant was notified that the box was connected to its designated telephone line there would be no reassurance that a thief had not gained access to that box, either because he had signed up for WebTV, was a guest at the box owner's house or a roommate of the box owner. An enterprising thief could sign up for WebTV with false name information, make many purchases with stolen card numbers, and then move and disassociate himself from the telephone number

used before his theft became apparent. With the method of the present invention, the thief would have to gain access to a telephone line or Internet address matching a card number, greatly complicating his task.

Moreover, although the Perlman method requires a box that is connected to a telephone line and some other remote access network, the method of the present invention is applicable to any credit or debit card remote purchase made via the Internet or telephone line, without any great complication.

Accordingly, the present invention, with its broad and easy applicability, is in no way suggested by the very different teachings of Perlman regardless of how one would attempt to combine the Perlman teachings with those of Tetro.

Respectfully submitted,

A handwritten signature in cursive script, reading "Timothy E. Siegel". The signature is written in dark ink and is positioned above a horizontal line.

Timothy E. Siegel  
Attorney for Appellant  
Reg. No.: 37,442  
1868 Knapps Alley, Ste. 206  
Tel. No.: (503) 650-7411  
Fax No.: (503) 650-9886

APPENDIX

## CLAIMS UNDER APPEAL

5           1. A method for partially verifying the legitimacy of  
a remote purchase request based on a card number from a card  
issuing financial institution, comprising:

          (a) receiving and storing a first purchase request  
              information set including an electronic origin  
10           and a card number; and

          (b) sending said electronic origin and said card  
              number to said card issuing financial institution  
              to determine if said origin matches an origin on  
              file for said card number at said card issuing  
15           financial institution.

          2. The method of claim 1, further comprising  
receiving an indication of whether or not said origin did match  
said origin on file for said card number at said card issuing  
20           financial institution.

          3. The method of claim 1, further comprising said  
financial institution comparing said origin to a file of origins  
associated to said card number.

25



5

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being  
10 deposited with the United States Postal Service as first  
class mail in an envelope addressed to:

Board of Patent Appeals and Interferences .  
Washington, D.C. 20231

15 on November 4, 2004

Signed: Daniel M. Savage Date: 11-04-2004  
Daniel M. Savage